



October 2017

UDBell. Where People are worth more than money.

I really enjoy the month of October. We can look forward to watching the leaves paint a dazzling tapestry, go to high school and college football games, and as everyone knows there is a little festivity called Halloween! It's fun to visit haunted houses with dripping water, steam filled rooms, clanking machines, flickering lights, fluttering window shades and a cold breeze on the back of your neck...

These special effects are great for Halloween displays, but not when it comes to your home. If you have an old heater, air conditioner, hot water heater, washer, dryer, etc. that needs fix up or replacement, call us for the financing. We're always offering low affordable rates and monthly payments. You will save money with the new efficiencies and have a warm home in time for Thanksgiving and Christmas. Call Chris today.



Speaking of houses, take a look at our great mortgage rates and terms. Visit our site by going to www.udbell.org and clicking the mortgage link or call **800-808-2662** to speak with one of our mortgage professionals.

Whether you are just starting to look for a home, thinking of refinancing, lowering your monthly payments by extending the term or reducing the rate, we have the service for you!

Certificates of Deposit
Effective October 1, 2017

TERM	RATE	APY
6 Months	0.60%	0.60%
9 Months	0.75%	0.75%
12 and 15 Months	1.25%	1.26%
24 Months	1.50%	1.51%
30 Months	1.65%	1.66%
12 Month IRA	1.25%	1.26%

You may invest in any CD for as little as \$500.

Super \$hare Rates

AMOUNT	RATE	APY
\$3,000-\$24,999	0.30%	0.30%
\$25,000-\$49,999	0.35%	0.35%
\$50,000-\$74,999	0.40%	0.40%
\$75,000+	0.45%	0.45%

"I can't believe what I am seeing."



*"Look at the great rates UDBell is offering.
You can always 'Count' on them!"*

If you carry a balance on your credit card, you probably know how much interest is being applied with each monthly payment. Now is a good time to check what is in your wallet and compare it to the low rate UDBell card. We believe we can cut your interest rate by a third or more and save you from all of the add-on fees associated with the 'big bank' cards.

Leave Your Mark.

When people hear the term “Estate Planning”, they often think it’s only for the Ultra-Wealthy and Super Rich. Not so! Most individuals who have done a good job of saving and planning their finances can benefit from some of the lesser-known strategies to maximize their money for future generations or a special non-profit, charity, or school. Below is a brief outline of a few strategies that most successful individuals can use:

Charitable Remainder Trust is a trust where you transfer a highly-appreciated asset – such as stock – removing it from your estate. There are estate and capital gains tax benefits, as well as an immediate charitable income tax deduction. Then, for the rest of your life you collect an annual income from the trust and at death the remaining assets go to the charity of your choosing.

Most people think of **Life Insurance** as a way to protect their family during their working years, however a lot of retirees are utilizing Life Insurance to make a planned inheritance to their grandchildren or gift to a charity. Instead of gifting \$50,000, why not use life insurance and leave \$500,000?

Grandparent Legacy is a strategy of guaranteeing an annual income for the rest of your life AND your grandchildren’s lives! How would you like your grandchild to receive a check from you on their birthdays for the rest of their lives?

This is for informational purposes only, not to be taken as legal or tax advice. To see if any of these strategies make sense for you, reach out to Bob Protesto for a free financial consultation.

Bob Protesto

Financial Advisor
856-857-6732

rprotesto@bcgsecurities.com

Securities offered through BCG Securities, Inc.,
a member firm of FINRA & SIPC. 888.394.2247

Protect your UDBell Debit Card. Enroll today to get real time notices (on email or text) of large dollar transactions, internet purchases, international activity, and/or declined transactions. Go to UDBell.org and click the red lock icon for **Debit Card Alerts** on our home page. You may then customize the types of notices you wish to receive for your debit card activity. It’s secure and free.

When travelling out of country, be sure to contact the credit union ahead of your trip. We will place special codes on your debit and/ or Visa card to insure it works overseas. Use your UDBell card to get the best exchange rate, and never pay the International Transaction Fee. It’s another great service provided for our members.

Looking for a New Carriage?



Don’t wait for your Fairy Godmother to deliver it. Come in and talk with Chris to get a magical rate for your storybook ride. And the term will be well past midnight.

Did you know...that in addition to getting account information, e-statements, and transferring between accounts on our UDB @ Home site, you may also get free Bill Pay Service? Click on to the “Pay Bills” tab when viewing your account and enroll. Once you load your creditor(s) information into the site you’ll be able to manage your payments and make future payments with minimal clicks. What’s more, you’ll have an eighteen month historical record for each payee. Plus, you’ll never need a stamp or envelope again. Try it today to have it work for you.

With the holidays right around the corner, some timely advice from Will Rogers:

“Advertising is the art of convincing people to spend money they don’t have for something they don’t need.”